

**Information to identify the case:**

Debtor 1	<u>Kevin Jude Janiak</u>	Social Security number or ITIN	xxx-xx-3898
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Julie Christine Janiak</u>	Social Security number or ITIN	xxx-xx-3898
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-24392-RG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin Jude Janiak

Julie Christine Janiak  
fka Julie Torres

8/6/19

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kevin Jude Janiak  
 Julie Christine Janiak  
 Debtors

Case No. 18-24392-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Aug 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2019.

db/jdb  
 cr +Kevin Jude Janiak, Julie Christine Janiak, 15 Pequot Road, Ringwood, NJ 07456-2807  
 +PROVIDENT FUNDING ASSOCIATES, L.P., c/o Stern & Eisenberg, PC, 1040 N. Kings Highway,  
 Suite 407, Cherry Hill, NJ 08034-1925  
 517818634 +ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853  
 517651965 +Capl/bstby, PO Box 790441, Saint Louis, MO 63179-0441  
 517651967 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517651970 +New York State and Local Retirement, 110 State Street, Albany, NY 12244-0001  
 517905419 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
 517651971 +PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 517651973 +Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280,  
 Healdsburg, CA 95448-4151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 07 2019 00:00:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 07 2019 00:00:04 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Aug 07 2019 03:23:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 517651964 +EDI: PHINAMERI.COM Aug 07 2019 03:23:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
 Po Box 183853, Arlington, TX 76096-3853  
 517871205 EDI: BL-BECKET.COM Aug 07 2019 03:23:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517651966 +EDI: CHASE.COM Aug 07 2019 03:23:00 Chase Card Services, Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 517903943 +EDI: CITICORP.COM Aug 07 2019 03:23:00 Citibank, N.A., Citibank, N.A.,  
 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517794815 EDI: DISCOVER.COM Aug 07 2019 03:23:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517651968 +EDI: DISCOVER.COM Aug 07 2019 03:23:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517651969 +E-mail/Text: bncnotices@becket-lee.com Aug 06 2019 23:59:22 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 517899570 EDI: PRA.COM Aug 07 2019 03:23:00 Portfolio Recovery Associates, LLC,  
 c/o Ashley Homestore, POB 41067, Norfolk VA 23541  
 517899515 EDI: PRA.COM Aug 07 2019 03:23:00 Portfolio Recovery Associates, LLC, c/o Lowe's,  
 POB 41067, Norfolk VA 23541  
 517651972 +EDI: PFAL Aug 07 2019 03:23:00 Provident Funding, Attn: Bankruptcy, Po Box 5914,  
 Santa Rosa, CA 95402-5914  
 517804319 +EDI: PFAL Aug 07 2019 03:23:00 Provident Funding Associates, L.P.,  
 1235 N. Dutton Ave, Suite E, Santa Rosa, CA 95401-4666  
 517651974 +EDI: RMSC.COM Aug 07 2019 03:23:00 Synchb/Ashley Homestore, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517653472 +EDI: RMSC.COM Aug 07 2019 03:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517651975 +EDI: RMSC.COM Aug 07 2019 03:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 517651976 EDI: WFFC.COM Aug 07 2019 03:23:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,  
 Greenville, SC 29606  
 517874983 EDI: WFFC.COM Aug 07 2019 03:23:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 28

Date Rcvd: Aug 06, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2019 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
rsolarz@kmlawgroup.com  
Scott J. Goldstein on behalf of Debtor Kevin Jude Janiak sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
Scott J. Goldstein on behalf of Joint Debtor Julie Christine Janiak sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
Steven P. Kelly on behalf of Creditor PROVIDENT FUNDING ASSOCIATES, L.P.  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7